Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# Filing at a Glance

Company: Economy Premier Assurance Company

Product Name: Standard Revisions SERFF Tr Num: METX-125584677 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: PA AR0003899R01 State Status: Fees verified and

(PPA) received

Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty

Montesi, Brittany Yielding

Author: Richard Collard Disposition Date: 04/07/2008

Date Submitted: 03/28/2008 Disposition Status: Filed

Effective Date Requested (New): 04/30/2008 Effective Date (New): 04/30/2008

Effective Date Requested (Renewal): 06/04/2008 Effective Date (Renewal):

06/04/2008

State Filing Description:

#### **General Information**

Project Name: Status of Filing in Domicile:
Project Number: PA AR0003899R01 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 04/07/2008

State Status Changed: 04/07/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

AR EPAC Auto Rate Revision. Please refer to filing introduction for details.

# **Company and Contact**

#### **Filing Contact Information**

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

700 Quaker Lane (401) 827-2949 [Phone] Warwick, RI 02887 (401) 827-3929[FAX]

**Filing Company Information** 

Economy Premier Assurance Company CoCode: 40649 State of Domicile: Illinois

700 Quaker Lane Group Code: 241 Company Type: Property and

Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:

and Casualty Insurance Company

(401) 827-2000 ext. [Phone] FEIN Number: 36-3105737

-----

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# **Filing Fees**

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Economy Premier Assurance Company \$100.00 03/28/2008 19085750

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# **Correspondence Summary**

# **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/07/2008	04/07/2008

SERFF Tracking Number: METX-125584677 State: Arkansas

Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$100

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# **Disposition**

Disposition Date: 04/07/2008

Effective Date (New): 04/30/2008

Effective Date (Renewal): 06/04/2008

Status: Filed Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this	Holders Affected for		Minimum % Change (where required):	Overall % Indicated Change:
			Program:				
Economy Premier Assurance Company	4.000%	\$26,216	578	\$655,412	10.200%	0.000%	%

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property Casualty	&Filed	Yes
Supporting Document	Rate Change Exhibit	Filed	Yes
Supporting Document	Loss Experience Exhibit	Filed	Yes
Supporting Document	Filing Introduction	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Surve	y Filed	Yes
Supporting Document	cover letter	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: METX-125584677 State: Arkansas

Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$100

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# **Rate Information**

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 3.000%

Effective Date of Last Rate Revision: 09/15/2004

Filing Method of Last Filing: File and Use

**Company Rate Information** 

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Premium:	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders		Change (where	Change (where
	Change:		Change for	Affected for this		required):	required):
			this	Program:			
			Program:				
Economy Premier	%	4.000%	\$26,216	578	\$655,412	10.200%	0.000%

**Assurance Company** 

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# Rate/Rule Schedule

 Review Status:
 Exhibit Name:
 Rule # or Page #:
 Rate Action Number:
 Previous State Filing Attachments Number:

 Filed
 Rate Pages
 Pages 3-5
 Replacement
 Pages 3-5.PDF

 Filed
 Rate Pages
 Pages 7-8
 Replacement
 Pages 7-8.PDF

# ECONOMY PREMIER ASSURANCE COMPANY (formerly EPIC) Arkansas Private Passenger Automobile

## **SEMI-ANNUAL BASE RATES**

PERSONAL INJURY
PROTECTION

			•	RUIECIIO							
		20	MED	INCOME	ACC		LUMBI		00110	0011	T0\#
Territory	BI	PD	EXP	DIS	DEATH	UMBI	UIMBI	UMPD	COMP	COLL	TOW
1	150	141	26	3	2	21	13	7	103	291	2
2	101	103	22	3	2	21	13	7	85	265	2
5	103	104	23	3	2	21	13	7	127	299	2
8	126	118	25	3	2	21	13	7	94	307	2
9	108	99	23	3	2	21	13	7	111	299	2
10	102	102	22	3	2	21	13	7	86	265	2
11	95	95	23	3	2	21	13	7	102	280	2
21	109	101	22	3	2	21	13	7	135	333	2
22	133	113	25	3	2	21	13	7	126	303	2
23	114	102	24	3	2	21	13	7	120	309	2
24	143	122	25	3	2	21	13	7	117	340	2
25	116	123	23	3	2	21	13	7	103	300	2

Printed April, 2008 Rate Page 3

# ECONOMY PREMIER ASSURANCE COMPANY (formerly EF&C - Safe Driver Plan) Arkansas Private Passenger Automobile

## **SEMI-ANNUAL BASE RATES**

PERSONAL INJURY PROTECTION

			-	KOILOIIO							
			MED	INCOME	ACC						
Territory	BI	PD	EXP	DIS	DEATH	UMBI	UIMBI	UMPD	COMP	COLL	TOW
1	170	163	24	3	2	18	13	6	121	400	2
2	117	120	23	3	2	18	13	6	96	322	2
5	117	127	21	3	2	18	13	6	151	372	2
8	140	136	24	3	2	18	13	6	114	385	2
9	120	116	21	3	2	18	13	6	131	370	2
10	114	119	20	3	2	18	13	6	103	341	2
11	102	112	21	3	2	18	13	6	124	383	2
21	122	118	22	3	2	18	13	6	156	403	2
22	152	131	24	3	2	18	13	6	148	339	2
23	126	120	22	3	2	18	13	6	144	382	2
24	163	149	23	3	2	18	13	6	132	423	2
25	133	150	21	3	2	18	13	6	122	394	2

Printed April, 2008 Rate Page 4

# ECONOMY PREMIER ASSURANCE COMPANY (formerly EF&C - Econo-Plan) Arkansas Private Passenger Automobile

## **SEMI-ANNUAL BASE RATES**

PERSONAL INJURY PROTECTION

				NO LO HO							
			MED	INCOME	ACC						
Territory	ВІ	PD	EXP	DIS	DEATH	UMBI	UIMBI	UMPD	COMP	COLL	TOW
1	186	181	28	3	2	20	13	6	136	442	2
2	131	133	27	3	2	20	13	6	107	358	2
5	131	143	24	3	2	20	13	6	169	415	2
8	154	151	27	3	2	20	13	6	124	429	2
9	131	129	24	3	2	20	13	6	146	411	2
10	127	132	23	3	2	20	13	6	115	379	2
11	113	124	24	3	2	20	13	6	138	427	2
21	131	131	25	3	2	20	13	6	173	446	2
22	167	146	28	3	2	20	13	6	166	377	2
23	140	131	26	3	2	20	13	6	161	424	2
24	177	167	27	3	2	20	13	6	146	470	2
25	148	168	24	3	2	20	13	6	135	437	2

Printed April, 2008 Rate Page 5

# Economy Premier Assurance Company Economy Programs ARKANSAS Private Passenger Automobile

# PHYSICAL DAMAGE RATING FACTORS

COMPREHENSIVE SYMBOL FACTORS								
MODEL YEARS								
SYMBOL	1989 & Prior	1990 & Subs.						
1	0.320	0.570						
2	0.320	0.730						
3	0.320	0.880						
4	0.320	1.000						
5	0.400	1.120						
6	0.600	1.250						
7	0.770	1.360						
8	1.000	1.490						
10	1.250	1.630						
11	1.500	1.780						
12	1.780	1.960						
13	2.150	2.120						
14	2.580	2.320						
15	3.060	2.500						
16	3.560	2.790						
17	4.140	3.010						
18	4.810	3.220						
19	5.580	3.480						
20	6.500	3.780						
21	8.120	4.120						
22	N/A	4.560						
23	N/A	5.020						
24	N/A	5.710						
25	N/A	6.680						
26	N/A	7.700						
27	N/A	8.790						
Each Add'l.								
\$10,000	N/A	1.090						

COMPREHENSIVE							
MODEL YE	AR FACTORS						
MODEL							
YEAR	FACTOR						
2008	1.55						
2007	1.48						
2006	1.41						
2005	1.34						
2004	1.28						
2003	1.22						
2002	1.16						
2001	1.10						
2000	1.05						
1999	1.00						
1998	0.95						
1997	0.90						
1996	0.86						
1995	0.81						
1994	0.77						
1993	0.74						
1992	0.70						
1991	0.66						
1990	0.63						
1989	0.63						
1988	0.63						
1987	0.63						
1986	0.63						
1985	0.63						
1984	0.63						
1983 &	0.63						
PRIOR							

С	OMPREHEN	SIVE DEDUCT	IBLE FACTOR	S	
Glass Buyback	<u>Full</u>	<u>50</u>	<u>100</u>	<u>150</u>	<u>200</u>
Without	1.00	0.90	0.72	0.68	0.63
With	1.00	0.93	0.81	0.79	0.76
Glass Buyback	<u>250</u>	<u>500</u>	<u>1000</u>	2000	5000

Glass Buyback	<u>250</u>	<u>500</u>	<u>1000</u>	2000	<u>5000</u>
Without	0.59	0.50	0.45	0.32	0.23
With	0.73	0.71	0.68	0.55	0.46

Glass Buyback	50/250Theft	50/500Theft	100/250Theft	100/500Theft	(Theft deductibles - for
Without	0.72	0.68	0.68	0.59	conversion business only)

Printed: April, 2008 Rate Page 7

# Economy Premier Assurance Company Economy Programs ARKANSAS Private Passenger Automobile

# **PHYSICAL DAMAGE RATING FACTORS**

COLLISION							
	SYMBOL FACTORS						
	MODEL YEARS						
SYMBOL	1989 & Prior	1990 & Subs.					
1	0.530	0.760					
2	0.530	0.860					
3	0.530	0.940					
4	0.530	1.000					
5	0.650	1.050					
6	0.780	1.100					
7	0.880	1.160					
8	1.000	1.220					
10	1.110	1.280					
11	1.220	1.340					
12	1.350	1.410					
13	1.490	1.480					
14	1.660	1.570					
15	1.860	1.670					
16	2.080	1.770					
17	2.260	1.860					
18	2.430	1.960					
19	2.650	2.060					
20	2.920	2.160					
21	3.410	2.250					
22	N/A	2.370					
23	N/A	2.510					
24	N/A	2.710					
25	N/A	3.020					
26	N/A	3.320					
27	N/A	3.750					
Each Add'l.							
\$10,000	N/A	0.430					

COLLISION					
MODEL YE	AR FACTORS				
MODEL					
YEAR	FACTOR				
2008	1.55				
2007	1.48				
2006	1.41				
2005	1.34				
2004	1.28				
2003	1.22				
2002	1.16				
2001	1.10				
2000	1.05				
1999	1.00				
1998	0.94				
1997	0.88				
1996	0.83				
1995	0.76				
1994	0.70				
1993	0.66				
1992	0.62				
1991	0.58				
1990	0.55				
1989	0.55				
1988	0.55				
1987	0.55				
1986	0.55				
1985	0.55				
1984	0.55				
1983 &	0.55				
PRIOR					

COLLISION DEDUCTIBLE FACTORS							
<u>100</u>	<u>150</u>	<u>200</u>	<u>250</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
1.00	0.92	0.83	0.79	0.58	0.42	0.21	0.17

Printed: April, 2008 Rate Page 8

SERFF Tracking Number: METX-125584677 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$100

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

# **Supporting Document Schedules**

Bypassed -Name: A-1 Private Passenger Auto Filed 04/07/2008

Abstract

Bypass Reason: n/a

Comments:

Satisfied -Name: NAIC loss cost data entry document Filed 04/07/2008

Comments: Attachment:

RF-1 Loss Cost.PDF

Bypassed -Name: NAIC Loss Cost Filing Document Filed 04/07/2008

for OTHER than Workers' Comp

Bypass Reason: n/a

Comments:

Review Status:

Satisfied -Name: Uniform Transmittal Document-

Property & Casualty

Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Review Status:

Satisfied -Name: Rate Change Exhibit Filed 04/07/2008

Comments: Attachment:

Rate Change Exhibit.PDF

**Review Status:** 

Filed

04/07/2008

**Review Status:** 

Company Tracking Number: PA AR0003899R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions
Project Name/Number: /PA AR0003899R01

Satisfied -Name: Loss Experience Exhibit Filed 04/07/2008

Comments: Attachment:

Loss Experience Exhibit.PDF

SERFF Tracking Number: METX-125584677 State: Arkansas EFT \$100 State Tracking Number:

Filing Company: Economy Premier Assurance Company

PA AR0003899R01 Company Tracking Number:

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Standard Revisions /PA AR0003899R01 Project Name/Number:

**Review Status:** 

Filed Filing Introduction Satisfied -Name: 04/07/2008

**Comments:** 

Attachment: Filing Introduction.PDF

**Review Status:** 

Filed Satisfied -Name: APCS-Auto Premium Comparison 04/07/2008

Survey

**Comments:** Attachments:

PPA Survey APCS - Safe Driver.PDF

PPA Survey - Econ Plan.PDF

PPA APCS Survey - EPIC.PDF

**Review Status:** cover letter Filed Satisfied -Name: 04/07/2008

Comments:

Attachment: cover letter.PDF

Created by SERFF on 04/10/2008 03:14 PM

# NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #			PA AR0003899R01		
2.		iling is an adoption of an advisory organization loss cost filing, give me of Advisory Organization and Reference/ Item Filing Number				
		Company Name	Company NAIC Number			
3.	A.	ECONOMY PREMIER ASSURANCE COMPANY (Former Economy)	В.	241-40649		
		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)			
4.	A.	19.0 Personal Auto	B. 19.0001 Private Passenger Auto (PPA)			

5.

(A)			FOR LOSS COSTS ONLY				
	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE	Indicated	Requested		Loss Cost	Selected	Expense	Co. Current
(See Instructions)	% Rate	% Rate	Expected	Modification	Loss Cost	Constant	Loss Cost
	Level Change	Level Change	Loss Ratio	Factor	Multiplier	(If Applicable)	Multiplier
ВІ	18.1%	8.8%					
PD	12.3%	5.9%					
UM/UIM	19.6%	5.0%					
UMPD	4.7%	0.0%					
NF	18.1%	5.0%					
COMP	-17.8%	0.0%					
COLL	-9.4%	0.0%					
TOW	-10.5%	0.0%					
TOTAL OVERALL EFFECT	4.1%	4.0%					

6.	5 Year History	Raf	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywi de Loss Ratio
2003	1368			1,383	690	49.9%	59.4%
2004	1059	3.0%	09/15/04	1,272	612	48.5%	49.9%
2005	833			1,028	388	38.3%	52.4%
2006	679			820	546	72.3%	50.2%
2007	578			693	424	75.9%	46.8%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	29.2%
B. General Expense	2.9%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit	
& Contingencies	6.0%
E. Other (explain)	
F. TOTAL	41.2%

8.	Apply Lost Cost Factors to Future filings? (Y or N)	
9.	10.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 22	
10.	Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):	

PC RLC

# **Property & Casualty Transmittal Document**

1.	Reserved for Insurance I	Dept. 2. Insura	nce Dep	artment Us	e only			
	Use Only			s received:				
	•	b. Analys						
		c. Dispos						
				tion of the fili	ng:			
		e. Effectiv						
			New Bus					
		B		l Business				
1		f. State F						
			g. SERFF Filing #:					
		h. Subjec	t Codes					
3.	Group Name							Group NAIC #
ა.	Metropolitan Property and C	asualty Insurance Co	omnany					241
		asually illisurance Co	Uniparty	Damiaila	NAIC #	FEIN	4	ı
4.	Company Name(s)			Domicile	NAIC #	FEIN #		State #
	Economy Premier Assurance	e Company		IL	40649	36-310	)5/3/	
•								
5.	Company Tracking Number	r PA AF	R000389	9R01				
	17/7///Cooccool/Co							
	ct Info of Filer(s) or Corpora				<b>E</b> 4 3/	.,		.,
6.	Name and address	Title	I elep	ohone #s	FAX	#		e-mail
		Sr. State Filing						
	Jacqueline A. Hattoy	Specialist	800-2	257-5049	401-827	-3929	jhatto	ory@metlife.com
	700 Quaker Lane							
	Warwick RI 02887							
			Jac	queline a. Har	Hoy			
7.	Signature of authorized fil	۵r	$\int \int d^2 x dx$	,	0			
8.	Please print name of auth		lacque	eline A. Hatto	N/			
Į.	•				у			
	Information (see General Ins	structions for descrip						
9.	Type of Insurance (TOI)	L TOI		ersonal Auto		t- (DD	A \	
10. 11.	Sub-Type of Insurance (Su State Specific Product cod		19.000	1 Private Pa	ssenger A	uto (PP	A)	
11.	applicable) [See State Specifi							
12.	Company Program Title (M		Private	Passenger	Automobile	e.		
13.	Filing Type	antening may		e/Loss Cost		ules	П	Rates/Rules
	3 71		For		_			es/Rules/Forms
			☐ Wit	hdrawal			e descr	
					X Ra			· ,
14.	Effective Date(s) Requeste	d	New:	04/30/2008	3	Ren	ewal: (	04/27/2008
15.	Reference Filing?		☐ Yes	S ⊠ No				
16.	Reference Organization (if							
17.	Reference Organization #	& Title						
18.	Company's Date of Filing		K-3			_		
19.	Status of filing in domicile		│ ⊠ No	t Filed	Pending		horized	Disapproved

PC TD-1 pg 1 of 2 INS02026

## **Property & Casualty Transmittal Document**

	Froperty & Casualty Transit	iittai Document
20.	. This filing transmittal is part of Company Tracking #	A AR0003899R01
21.	.   Filing Description [This area can be used in lieu of a cover let	ter or filing memorandum and is free-form text]
AR E	EPAC Auto Rate Revision. Please refer to filing introduction for de	etails.
	ŭ	

22. Filing Fees (Filer must provide check # and fee amount if applicable.)	
22. I imig i ees (i liei must provide check # and lee amount ii applicable.)	
[If a state requires you to show how you calculated your filing fees, place that calculation below]	
Check #:	

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

PC TD-1 pg 2 of 2 INS02026

**Amount:** 

<sup>\*\*\*</sup>Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

# ECONOMY PREMIER ASSURANCE COMPANY (Former Economy)

# Private Passenger Automobile

## ARKANSAS

#### SUMMARY OF RATE LEVEL INDICATIONS

,	Acc Yr Ending			
	12/2007	Projected	Indicated	Proposed
	Onlevel	Loss &	Rate	Rate
<u>Coverage</u>	Earn Prem.	LAE Ratio	<u>Change</u>	<u>Change</u>
Bodily Injury	178,854	113.8%	18.1%	8.8%
Property Damage	150,445	85.9%	12.3%	5.9%
Uninsured/Underinsured Motorist - BI	42,113	205.5%	19.6%	5.0%
Uninsured Motorist - PD	9,276	93.5%	4.7%	0.0%
Liability Coverage	380,688	112.5%	15.7%	7.0%
No Fault	23,553	143.8%	18.1%	5.0%
Comprehensive	96,865	16.3%	-17.8%	0.0%
Collision	190,099	35.5%	-9.4%	0.0%
Towing	2,086	12.5%	-10.5%	0.0%
_				
Physical Damage Coverage	289,050	28.9%	-12.2%	0.0%
	·			
Total	693,291	76.8%	4.1%	4.0%

# ECONOMY PREMIER ASSURANCE COMPANY (Former Economy)

# Private Passenger Automobile

#### ARKANSAS

#### PROPOSED RATE LEVEL CHANGE

Territory	BI	PD	UMBI/UIMBI	UMPD	NF	COMP	COLL	TOW	LIAB	NF	PHYS	TOTAL
1	10.3%	5.2%	5.0%	0.0%	4.0%	0.0%	0.0%	0.0%	7.4%	4.0%	0.0%	4.0%
2	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.3%
5	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	9.6%	8.3%	5.0%	0.0%	8.7%	0.0%	0.0%	0.0%	8.4%	8.7%	0.0%	5.1%
9	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.5%
10	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.4%
11	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.3%
21	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.2%
22	13.7%	9.7%	5.0%	0.0%	8.7%	0.0%	0.0%	0.0%	10.7%	8.7%	0.0%	6.0%
23	8.6%	6.3%	5.0%	0.0%	4.3%	0.0%	0.0%	0.0%	7.1%	4.3%	0.0%	4.5%
24	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.4%
25	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%	0.4%
Total	8.8%	5.9%	5.0%	0.0%	5.0%	0.0%	0.0%	0.0%	7.0%	5.0%	0.0%	4.0%

#### ECONOMY PREMIER ASSURANCE COMPANY (Former Economy)

#### Total Limits Accident Year Loss Experience (Developed, Onlevel, & Trended)

#### Private Passenger Automobile

#### ARKANSAS

						Tota	ls
Year Ending:	12/03	12/04	12/05	12/06	12/07	3-Yr	5-Yr
BODILY INJURY	47.1	58.1	36.8	85.4	174.9	89.4	69.2
PROPERTY DAMAGE	84.8	73.4	82.4	90.7	58.9	78.8	79.3
UNINSURED MOTORIST - BI	8.0	14.1	41.6	332.9	158.2	167.5	81.6
UNINSURED MOTORIST - PD	158.8	53.9	59.3	67.4	121.5	78.6	97.0
LIABILITY:	60.2	59.2	56.0	114.6	125.9	93.5	75.2
NO FAULT:	51.4	74.8	26.3	176.5	169.9	112.6	84.4
COMPREHENSIVE	11.4	18.1	11.6	16.0	11.1	12.9	13.7
COLLISION	30.1	39.9	33.0	26.8	32.7	30.9	32.8
TOWING	8.7	16.0	16.2	13.3	3.8	12.0	11.9
PHYSICAL DAMAGE:	23.8	32.5	25.8	23.1	25.3	24.8	26.3
TOTAL:	42.5	47.4	41.6	76.1	83.3	63.8	53.2
Earned Premium (000):	\$1,383	\$1,272	\$1,028	\$820	\$693	\$2,541	\$5,196

Loss Data Evaluated as of 12/31/07

# ECONOMY PREMIER ASSURANCE COMPANY (Former Economy) TERRITORIAL LOSS RATIO

#### Private Passenger Automobile

#### ARKANSAS

TOTAL LIMITS STATE TOTAL (Developed, Onlevel, & Trended) (Losses evaluated as of 12/31/07)

	Expo.						Tota	als
Territory	Distrib	12/03	12/04	12/05	12/06	12/07	3-Yr	5-Yr
1	15.3	20.7	38.7	54.8	26.5	211.6	90.2	59.6
2	1.7	36.5	7.5	3.7	24.5	23.1	14.6	19.9
5	0.1	0.0	0.0	0.0	375.4	0.0	128.6	79.8
8	4.5	47.9	88.9	45.8	36.9	169.7	75.8	70.4
9	0.2	26.5	57.0	3.7	15.8	158.0	22.9	32.7
10	1.0	9.3	20.6	241.0	0.0	0.5	102.1	48.8
11	2.3	24.1	18.6	39.7	0.1	38.5	28.0	24.3
21	9.1	10.2	32.7	14.4	42.8	11.7	23.0	21.5
22	27.7	59.4	67.4	41.1	142.6	38.5	73.1	67.4
23	33.4	54.5	43.4	36.9	73.7	62.6	55.3	52.0
24	4.2	26.8	23.3	44.3	16.4	0.0	22.5	24.0
25	0.5	52.4	46.8	15.5	932.6	0.0	272.3	126.9
Statewide	100.0	42.5	47.4	41.6	76.1	83.3	63.8	53.2

# **Economy Premier Assurance Company**

(Former Economy Companies)

#### **Arkansas Automobile Rate Revision**

The automobile rates currently in use by Economy Premier Assurance Company (former Economy) were filed with the Arkansas Insurance Department, effective September 15, 2004.

The following changes are proposed:

#### I. Rate Change

	<b>Liability</b>	No Fault	Phys Dam	<b>Total</b>
Base Rates	7.0%	5.0%	0.0%	4.0%
Overall	7.0%	5.0%	0.0%	4.0%

## II. Summary

#### 1. Base Rates

Base Rates have been revised by territory and coverage.

#### 2. Model Year Relativities

The Model Year relativities for Comprehensive and Collision coverage are updated to include Model Years 2005 through 2008.

#### **Private Passenger Auto Premium Comparision Survey Form**

FORM APCS - last modified August 2005

NAIC Number: 40649 Company Name:

Economy Premier Assurance Company (EFC - SafeDriver) Contact Person: Richard E. Collard 1-800-257-5049

Telephone No.: Email Address: rcollard@metlife.com Effective Date: 04/30/08 NB, 06/04/08 RB

DISCOUNTS OFFERED: PASSIVE RESTRAINT/AIRBAG AUTO/HOMEOWNERS GOOD STUDENT ANTI-THEFT DEVICE Over 55 Defensive Driver Discount

20-40	
5-12	%
20	%
5-15	%
10	%
27-11	0/

Assumptions to Use:

1 Liability -Minimum \$25,000 per person

2 Bodily Injury \$50,000 per accident \$25,000 per accident

- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept: Uninsured motorist property and bodily injury equal to liability coverage
  Underinsured bodily injury equal to liability coverage
  6 Personal Injury Protection of \$5,000 for medical, loss
- wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to:

Arkansas Insurance Department 1200 West Third Street Little Rock. AR 72201-1904

501-371-2800 Telephone:

Email as an attachment insurance.pnc@arkansas.gov You may also attach to a SERFF filing or submit on a compact disk

\$250/\$500 Deductible Comp./Coll. 37-44 %																					
			Fayet	teville			Trun	nann			Little	Rock			Lake \	Village		Pine Bluff			
	Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
4000 01 1 1 07	Minimum Liability	\$490	\$948	\$261	\$210	\$621	\$1,202	\$329	\$264	\$714	\$1,384	\$379	\$302	\$538	\$1,043	\$286	\$230	\$674	\$1,305	\$357	\$286
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability with Comprehensive and Collision	\$1,417	\$2,750	\$751	\$603	\$1,510	\$2,930	\$799	\$641	\$1,666	\$3,234	\$882	\$705	\$1,558	\$3,026	\$825	\$662	\$1,689	\$3,278	\$893	\$715
	100/300/50 Liability with Comprehensive and Collision	\$1,575	\$3,057	\$834	\$670	\$1,712	\$3,327	\$907	\$728	\$1,903	\$3,695	\$1,006	\$808	\$1,732	\$3,365	\$917	\$737	\$1,913	\$3,714	\$1,011	\$811
	Minimum Liability	\$490	\$948	\$261	\$210	\$621	\$1,202	\$329	\$264	\$714	\$1,384	\$379	\$302	\$538	\$1,043	\$286	\$230	\$674	\$1,305	\$357	\$286
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability with Comprehensive and Collision	\$1,758	\$3,413	\$930	\$746	\$1,841	\$3,574	\$973	\$780	\$2,014	\$3,912	\$1,065	\$852	\$1,939	\$3,767	\$1,025	\$822	\$2,061	\$4,003	\$1,089	\$873
	100/300/50 Liability with Comprehensive and Collision	\$1,916	\$3,720	\$1,013	\$813	\$2,043	\$3,971	\$1,081	\$867	\$2,251	\$4,373	\$1,189	\$955	\$2,113	\$4,106	\$1,117	\$897	\$2,285	\$4,439	\$1,207	\$969
	Minimum Liability	\$490	\$948	\$261	\$210	\$621	\$1,202	\$329	\$264	\$714	\$1,384	\$379	\$302	\$538	\$1,043	\$286	\$230	\$674	\$1,305	\$357	\$286
2003 Honda Odyssey "EX"	Minimum Liability with Comprehensive and Collision	\$1,686	\$3,272	\$892	\$716	\$1,771	\$3,438	\$936	\$750	\$1,944	\$3,775	\$1,028	\$822	\$1,859	\$3,612	\$983	\$788	\$1,982	\$3,848	\$1,047	\$839
	100/300/50 Liability with Comprehensive and Collision	\$1,844	\$3,579	\$975	\$783	\$1,973	\$3,835	\$1,044	\$837	\$2,181	\$4,236	\$1,152	\$925	\$2,033	\$3,951	\$1,075	\$863	\$2,206	\$4,284	\$1,165	\$935
	Minimum Liability	\$490	\$948	\$261	\$210	\$621	\$1,202	\$329	\$264	\$714	\$1,384	\$379	\$302	\$538	\$1,043	\$286	\$230	\$674	\$1,305	\$357	\$286
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability with Comprehensive and Collision	\$2,056	\$3,993	\$1,087	\$872	\$2,140	\$4,155	\$1,130	\$906	\$2,319	\$4,507	\$1,226	\$981	\$2,273	\$4,418	\$1,201	\$963	\$2,386	\$4,635	\$1,260	\$1,009
	100/300/50 Liability with Comprehensive and Collision	\$2,214	\$4,300	\$1,170	\$939	\$2,342	\$4,552	\$1,238	\$993	\$2,556	\$4,968	\$1,350	\$1,084	\$2,447	\$4,757	\$1,293	\$1,038	\$2,610	\$5,071	\$1,378	\$1,105
	Minimum Liability	\$490	\$948	\$261	\$210	\$621	\$1,202	\$329	\$264	\$714	\$1,384	\$379	\$302	\$538	\$1,043	\$286	\$230	\$674	\$1,305	\$357	\$286
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability with Comprehensive and Collision	\$2,240	\$4,352	\$1,184	\$949	\$2,327	\$4,522	\$1,229	\$984	\$2,510	\$4,877	\$1,326	\$1,060	\$2,484	\$4,829	\$1,312	\$1,052	\$2,588	\$5,027	\$1,366	\$1,094
	100/300/50 Liability with Comprehensive and Collision	\$2,398	\$4,659	\$1,267	\$1,016	\$2,529	\$4,919	\$1,337	\$1,071	\$2,747	\$5,338	\$1,450	\$1,163	\$2,658	\$5,168	\$1,404	\$1,127	\$2,812	\$5,463	\$1,484	\$1,190
	Minimum Liability	\$490	\$948	\$261	\$210	\$621	\$1,202	\$329	\$264	\$714	\$1,384	\$379	\$302	\$538	\$1,043	\$286	\$230	\$674	\$1,305	\$357	\$286
LS 4D Sedan Co Co 100 Co	Minimum Liability with Comprehensive and Collision	\$1,533	\$2,976	\$812	\$652	\$1,631	\$3,164	\$862	\$691	\$1,784	\$3,463	\$944	\$755	\$1,692	\$3,285	\$895	\$718	\$1,813	\$3,518	\$958	\$768
	100/300/50 Liability with Comprehensive and Collision	\$1,691	\$3,283	\$895	\$719	\$1,833	\$3,561	\$970	\$778	\$2,021	\$3,924	\$1,068	\$858	\$1,866	\$3,624	\$987	\$793	\$2,037	\$3,954	\$1,076	\$864

#### **Private Passenger Auto Premium Comparision Survey Form**

FORM APCS - last modified August 2005

NAIC Number: 40649 Company Name: Economy Premier Assurance Company (EFC - Econo Plan) Contact Person: Richard E. Collard Telephone No.: 1-800-257-5049

Email Address: rcollard@metlife.com Effective Date: 04/30/08 NB, 06/04/08 RB

DISCOUNTS OFFERED: PASSIVE RESTRAINT/AIRBAG AUTO/HOMEOWNERS GOOD STUDENT ANTI-THEFT DEVICE Over 55 Defensive Driver Discount \$250/\$500 Deductible Comp./Coll.

20-40	%
5-12	%
20	%
5-15	%
10	%
37-44	0/

Assumptions to Use:

1 Liability -Minimum \$25,000 per person

2 Bodily Injury \$50,000 per accident \$25,000 per accident

- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept: Uninsured motorist property and bodily injury equal to liability coverage
  Underinsured bodily injury equal to liability coverage
  6 Personal Injury Protection of \$5,000 for medical, loss
- wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to:

Arkansas Insurance Department 1200 West Third Street Little Rock. AR 72201-1904

501-371-2800 Telephone:

Email as an attachment insurance.pnc@arkansas.gov You may also attach to a SERFF filing or submit on a compact disk

			Fayet	teville			Trun	nann		Little Rock					Lake '	/illage		Pine Bluff			
	Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
	Minimum Liability	\$541	\$1,046	\$287	\$230	\$684	\$1,328	\$364	\$291	\$785	\$1,525	\$417	\$334	\$589	\$1,139	\$312	\$251	\$741	\$1,438	\$393	\$316
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Comprehensive and Collision	\$1,575	\$3,055	\$833	\$668	\$1,674	\$3,252	\$887	\$710	\$1,841	\$3,579	\$975	\$781	\$1,720	\$3,337	\$909	\$729	\$1,866	\$3,625	\$987	\$792
	100/300/50 Liability with Comprehensive and Collision	\$1,749	\$3,396	\$925	\$742	\$1,898	\$3,689	\$1,005	\$805	\$2,101	\$4,084	\$1,111	\$890	\$1,908	\$3,706	\$1,009	\$808	\$2,111	\$4,102	\$1,116	\$895
	Minimum Liability	\$541	\$1,046	\$287	\$230	\$684	\$1,328	\$364	\$291	\$785	\$1,525	\$417	\$334	\$589	\$1,139	\$312	\$251	\$741	\$1,438	\$393	\$316
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability with Comprehensive and Collision	\$1,951	\$3,788	\$1,031	\$826	\$2,044	\$3,974	\$1,082	\$867	\$2,225	\$4,326	\$1,177	\$943	\$2,139	\$4,155	\$1,130	\$907	\$2,280	\$4,432	\$1,205	\$966
	100/300/50 Liability with Comprehensive and Collision	\$2,125	\$4,129	\$1,123	\$900	\$2,268	\$4,411	\$1,200	\$962	\$2,485	\$4,831	\$1,313	\$1,052	\$2,327	\$4,524	\$1,230	\$986	\$2,525	\$4,909	\$1,334	\$1,069
	Minimum Liability	\$541	\$1,046	\$287	\$230	\$684	\$1,328	\$364	\$291	\$785	\$1,525	\$417	\$334	\$589	\$1,139	\$312	\$251	\$741	\$1,438	\$393	\$316
2003 Honda Odyssey "EX"	Minimum Liability with Comprehensive and Collision	\$1,875	\$3,640	\$991	\$794	\$1,969	\$3,826	\$1,042	\$834	\$2,151	\$4,182	\$1,138	\$912	\$2,052	\$3,985	\$1,084	\$870	\$2,195	\$4,265	\$1,160	\$930
	100/300/50 Liability with Comprehensive and Collision	\$2,049	\$3,981	\$1,083	\$868	\$2,193	\$4,263	\$1,160	\$929	\$2,411	\$4,687	\$1,274	\$1,021	\$2,240	\$4,354	\$1,184	\$949	\$2,440	\$4,742	\$1,289	\$1,033
	Minimum Liability	\$541	\$1,046	\$287	\$230	\$684	\$1,328	\$364	\$291	\$785	\$1,525	\$417	\$334	\$589	\$1,139	\$312	\$251	\$741	\$1,438	\$393	\$316
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability with Comprehensive and Collision	\$2,287	\$4,443	\$1,208	\$967	\$2,375	\$4,618	\$1,256	\$1,006	\$2,566	\$4,988	\$1,356	\$1,086	\$2,508	\$4,873	\$1,324	\$1,061	\$2,641	\$5,135	\$1,395	\$1,119
	100/300/50 Liability with Comprehensive and Collision	\$2,461	\$4,784	\$1,300	\$1,041	\$2,599	\$5,055	\$1,374	\$1,101	\$2,826	\$5,493	\$1,492	\$1,195	\$2,696	\$5,242	\$1,424	\$1,140	\$2,886	\$5,612	\$1,524	\$1,222
	Minimum Liability	\$541	\$1,046	\$287	\$230	\$684	\$1,328	\$364	\$291	\$785	\$1,525	\$417	\$334	\$589	\$1,139	\$312	\$251	\$741	\$1,438	\$393	\$316
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability with Comprehensive and Collision	\$2,490	\$4,839	\$1,315	\$1,053	\$2,586	\$5,028	\$1,367	\$1,094	\$2,775	\$5,396	\$1,466	\$1,174	\$2,744	\$5,332	\$1,448	\$1,161	\$2,864	\$5,567	\$1,512	\$1,212
	100/300/50 Liability with Comprehensive and Collision	\$2,664	\$5,180	\$1,407	\$1,127	\$2,810	\$5,465	\$1,485	\$1,189	\$3,035	\$5,901	\$1,602	\$1,283	\$2,932	\$5,701	\$1,548	\$1,240	\$3,109	\$6,044	\$1,641	\$1,315
	Minimum Liability	\$541	\$1,046	\$287	\$230	\$684	\$1,328	\$364	\$291	\$785	\$1,525	\$417	\$334	\$589	\$1,139	\$312	\$251	\$741	\$1,438	\$393	\$316
1998 Chevrolet Cavaller LS 4D Sedan	Minimum Liability with Comprehensive and Collision	\$1,702	\$3,303	\$900	\$722	\$1,810	\$3,516	\$958	\$767	\$1,973	\$3,834	\$1,044	\$836	\$1,866	\$3,622	\$986	\$791	\$2,005	\$3,895	\$1,060	\$851
	100/300/50 Liability with Comprehensive and Collision	\$1,876	\$3,644	\$992	\$796	\$2,034	\$3,953	\$1,076	\$862	\$2,233	\$4,339	\$1,180	\$945	\$2,054	\$3,991	\$1,086	\$870	\$2,250	\$4,372	\$1,189	\$954

#### **Private Passenger Auto Premium Comparision Survey Form**

FORM APCS - last modified August 2005

NAIC Number: Company Name:

40649

Economy Premier Assurance Company (EPIC)

Contact Person: Telephone No.: Email Address:

Effective Date:

Richard E. Collard

1-800-257-5049 rcollard@metlife.com

04/30/08 NB, 06/04/08 RB

DISCOUNTS OFFERED: PASSIVE RESTRAINT/AIRBAG AUTO/HOMEOWNERS GOOD STUDENT ANTI-THEFT DEVICE Over 55 Defensive Driver Discount 250/\$500 Deductible Comp./Coll.

20-40	%
5-12	%
20	%
5-15	%
10	%
37-44	0/

Assumptions to Use:

1 Liability -Minimum \$25,000 per person

2 Bodily Injury \$50,000 per accident \$25,000 per accident

- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept: Uninsured motorist property and bodily injury equal to liability coverage
  Underinsured bodily injury equal to liability coverage
  6 Personal Injury Protection of \$5,000 for medical, loss
- wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to:

Arkansas Insurance Department 1200 West Third Street

Little Rock. AR 72201-1904 501-371-2800 Telephone:

Email as an attachment insurance.pnc@arkansas.gov You may also attach to a SERFF filing or

submit on a compact disk

\$250/\$500 Deductible	Comp./Com.	37-44	1 /0																		
			Fayet	teville		Trumann				Little Rock					Lake '	Village		Pine Bluff			
	Gender	· Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages Age	1	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
	Minimum Liability	\$456	\$879	\$242	\$195	\$561	\$1,083	\$298	\$239	\$645	\$1,249	\$343	\$276	\$490	\$947	\$261	\$211	\$596	\$1,152	\$317	\$254
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability with Comprehensive and Collision	\$1,155	\$2,237	\$612	\$492	\$1,344	\$2,604	\$712	\$571	\$1,363	\$2,644	\$723	\$581	\$1,345	\$2,609	\$713	\$574	\$1,432	\$2,777	\$759	\$608
	100/300/50 Liability with Comprehensive and Collision	\$1,295	\$2,511	\$687	\$552	\$1,524	\$2,956	\$807	\$648	\$1,573	\$3,052	\$833	\$670	\$1,498	\$2,910	\$794	\$639	\$1,623	\$3,149	\$859	\$689
	Minimum Liability	\$456	\$879	\$242	\$195	\$561	\$1,083	\$298	\$239	\$645	\$1,249	\$343	\$276	\$490	\$947	\$261	\$211	\$596	\$1,152	\$317	\$254
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability with Comprehensive and Collision	\$1,414	\$2,740	\$748	\$601	\$1,635	\$3,170	\$865	\$694	\$1,629	\$3,162	\$863	\$693	\$1,663	\$3,227	\$880	\$707	\$1,738	\$3,372	\$920	\$737
	100/300/50 Liability with Comprehensive and Collision	\$1,554	\$3,014	\$823	\$661	\$1,815	\$3,522	\$960	\$771	\$1,839	\$3,570	\$973	\$782	\$1,816	\$3,528	\$961	\$772	\$1,929	\$3,744	\$1,020	\$818
	Minimum Liability	\$456	\$879	\$242	\$195	\$561	\$1,083	\$298	\$239	\$645	\$1,249	\$343	\$276	\$490	\$947	\$261	\$211	\$596	\$1,152	\$317	\$254
2003 Honda Odyssey "EX"	Minimum Liability with Comprehensive and Collision	\$1,359	\$2,634	\$719	\$577	\$1,576	\$3,056	\$834	\$668	\$1,576	\$3,058	\$835	\$670	\$1,596	\$3,097	\$845	\$679	\$1,675	\$3,250	\$887	\$711
	100/300/50 Liability with Comprehensive and Collision	\$1,499	\$2,908	\$794	\$637	\$1,756	\$3,408	\$929	\$745	\$1,786	\$3,466	\$945	\$759	\$1,749	\$3,398	\$926	\$744	\$1,866	\$3,622	\$987	\$792
	Minimum Liability	\$456	\$879	\$242	\$195	\$561	\$1,083	\$298	\$239	\$645	\$1,249	\$343	\$276	\$490	\$947	\$261	\$211	\$596	\$1,152	\$317	\$254
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability with Comprehensive and Collision	\$1,638	\$3,177	\$866	\$695	\$1,895	\$3,677	\$1,002	\$803	\$1,867	\$3,625	\$988	\$793	\$1,944	\$3,774	\$1,028	\$826	\$2,008	\$3,897	\$1,062	\$851
	100/300/50 Liability with Comprehensive and Collision	\$1,778	\$3,451	\$941	\$755	\$2,075	\$4,029	\$1,097	\$880	\$2,077	\$4,033	\$1,098	\$882	\$2,097	\$4,075	\$1,109	\$891	\$2,199	\$4,269	\$1,162	\$932
	Minimum Liability	\$456	\$879	\$242	\$195	\$561	\$1,083	\$298	\$239	\$645	\$1,249	\$343	\$276	\$490	\$947	\$261	\$211	\$596	\$1,152	\$317	\$254
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability with Comprehensive and Collision	\$1,784	\$3,462	\$943	\$756	\$2,060	\$3,999	\$1,089	\$873	\$2,011	\$3,906	\$1,064	\$854	\$2,124	\$4,126	\$1,123	\$901	\$2,179	\$4,231	\$1,152	\$923
	100/300/50 Liability with Comprehensive and Collision	\$1,924	\$3,736	\$1,018	\$816	\$2,240	\$4,351	\$1,184	\$950	\$2,221	\$4,314	\$1,174	\$943	\$2,277	\$4,427	\$1,204	\$966	\$2,370	\$4,603	\$1,252	\$1,004
	Minimum Liability	\$456	\$879	\$242	\$195	\$561	\$1,083	\$298	\$239	\$645	\$1,249	\$343	\$276	\$490	\$947	\$261	\$211	\$596	\$1,152	\$317	\$254
LS 4D Sedan Co Co Co	Minimum Liability with Comprehensive and Collision	\$1,245	\$2,411	\$659	\$529	\$1,448	\$2,808	\$767	\$615	\$1,457	\$2,826	\$772	\$620	\$1,459	\$2,830	\$773	\$621	\$1,536	\$2,980	\$814	\$653
	100/300/50 Liability with Comprehensive and Collision	\$1,385	\$2,685	\$734	\$589	\$1,628	\$3,160	\$862	\$692	\$1,667	\$3,234	\$882	\$709	\$1,612	\$3,131	\$854	\$686	\$1,727	\$3,352	\$914	\$734

MetLife Auto & Home® 700 Quaker Lane Warwick, RI 02887



March 27, 2008

The Honorable Julie Benafield Bowman Commissioner of Insurance Arkansas Insurance Department 1200 West Third Street Little Rock, Arkansas 72201-1904

RE: ECONOMY PREMIER ASSURANCE COMPANY

Private Passenger Automobile Program

Rate Revision

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Economy Premier Assurance Company hereby submits a revision of their Private Passenger Automobile Insurance Programs' rates. We have enclosed an explanatory memorandum which describes the proposed changes in detail.

We propose to implement this filing with respect to respect to renewal business effective on and after June 4, 2008.

If you have any questions regarding this SERFF submission, an objection letter should be submitted through SERFF to Jacqueline Hattoy. In addition, Jacqueline Hattoy can be reached by telephone at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

Richard E. Collard

Richard E. Collard

Manager

State Filings